

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Angela J. Magno

Case No.: 19-11946

Judge: SLM

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original

☒ Modified/Notice Required

Date: October 2, 2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: AJM Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 5,125.34 Monthly* to the Chapter 13 Trustee, starting on February 1, 2019 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description:
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	4,750.00
Internal Revenue Services	Taxes and certain other debts	69,899.45

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ditech Financial LLC	Property Location: 326 Gifford Place, Teaneck NJ 07666 One Family House	200,000.00	4.00	214,836.93	3,093.05

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Motor Credit Co	2016 Lexus RX350 35,000 miles Will Surrender	0.00	0.00

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$_____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor Arrears to be Cured in Nature of Contract or Lease Treatment by Debtor Post-Petition Payment
Plan

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions

- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 30, 2019.

Explain below **why** the plan is being modified:

The Plan is being modified to surrender the debtor's vehicle.

Explain below **how** the plan is being modified:

The Plan is being modified to surrender the debtor's vehicle.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$5,125.34 per month for 6 months, then \$6,153.00 per month for 54 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 2, 2019

/s/ Angela J. Magno
Angela J. Magno

Debtor

Date: _____

Joint Debtor

Date: October 2, 2019

/s/ Russell L. Low
Russell L. Low 4745

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Angela J. Magno
 Debtor

Case No. 19-11946-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 48

Date Rcvd: Oct 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2019.

db +Angela J. Magno, 326 Gifford Place, Teaneck, NJ 07666-4002
 cr +Ditech Financial LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202,
 Fairfield, NJ 07004-2927
 517999249 +1st 2nd Mortgage Co Nj, 50 Spring St, Cresskill, NJ 07626-2106
 517999250 +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
 518074156 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517999252 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
 517999269 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Exxmbllciti, Attn.: Centralized Bankruptcy, PO Box 20507,
 Kansas City, MO 64195)
 517999256 +Chase Bp Prvt Lbl, Po Box 15298, Wilmington, DE 19850-5298
 517999257 +Chase Card, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920
 517999259 +Chase Card, P.o. Box 15298, Wilmington, DE 19850-5298
 517999261 +Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 517999262 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040,
 Saint Louis, MO 63179-0040
 517999267 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
 (address filed with court: Ditech Financial LLC, 332 Minnesota Street, Suite 610,
 Saint Paul, MN 55101)
 518175609 DITECH FINANCIAL LLC, PO BOX 12740, TEMPLE, AZ 85284-0046
 517999271 +FNCC/Legacy Visa, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117-5097
 517999270 +First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
 517999275 +LVNV Funding, LLC, 200 Meeting Street, Suite 206, Charleston, SC 29401-3187
 517999276 +Mattleman Weinroth & Miller, 401 Route 70 East, Suite 101, Cherry Hill, NJ 08034-2410
 517999277 +Mercer County Municipal Buliding, 271 Clarksville Road, PO Box 38,
 Princeton Junction, NJ 08550-0038
 518135318 +Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961,
 Madison, WI 53708-8961
 518047997 Navient Solutions, LLC. on behalf of, Great Lakes Higher Education Guaranty Co,
 GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
 517999281 +O R I F A C, 307 N Michigan Suite 1400, Chicago, IL 60601-5407
 517999288 +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 517999293 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,
 Cedar Rapid, IA 52408)
 517999291 +Td Rcs/abed.com, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 518063244 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 517999298 +Valley Nt Bk, 3100 Broadway, Fair Lawn, NJ 07410-3955

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 03 2019 23:45:39 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 03 2019 23:45:36 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 03 2019 23:43:39
 Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517999255 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 03 2019 23:43:06 Capl/neimm,
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 517999263 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2019 23:45:29 Comenity Bank/Pottery Barn,
 Attention: Bankruptcy, P.O. Box 182125, Columbus, OH 43218-2125
 517999264 +E-mail/PDF: creditonebknottifications@resurgent.com Oct 03 2019 23:43:42 Credit One Bank,
 PO Box 98873, Las Vegas, NV 89193-8873
 517999266 E-mail/Text: mrdiscen@discover.com Oct 03 2019 23:45:01 Discoverbank, Po Box 15316,
 Wilmington, DE 19850
 517999265 +E-mail/Text: mrdiscen@discover.com Oct 03 2019 23:45:01 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 517999268 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2019 23:45:30 Express/Comenity Bank,
 Attention: Bankruptcy Dept, PO Box 182686, Columbus, OH 43218-2686
 517999272 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:32 GECRB/Lowes,
 Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
 517999273 E-mail/Text: cio.bncmail@irs.gov Oct 03 2019 23:45:18 Internal Revenue Services,
 Special Processing Branch, PO Box 724, Springfield, NJ 07081
 517999278 +E-mail/PDF: pa_dc_claims@navient.com Oct 03 2019 23:43:43 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 518135318 +E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 03 2019 23:44:59
 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961,
 Madison, WI 53708-8961
 518047997 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 03 2019 23:44:59
 Navient Solutions, LLC. on behalf of, Great Lakes Higher Education Guaranty Co,
 GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 48

Date Rcvd: Oct 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517999282 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 03 2019 23:43:09
Portfolio Recovery, Attn: Bankruptcy, PO Box 41067, Norfolk, VA 23541
518172009 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 03 2019 23:43:39
Portfolio Recovery Associates, LLC, c/o Exxonmobil, POB 41067, Norfolk VA 23541
517999286 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:32 Project/gemb, PO Box 103104,
Roswell, GA 30076-9104
518160408 E-mail/Text: bnc-quantum@quantum3group.com Oct 03 2019 23:45:33
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517999287 +E-mail/PDF: resurgentbknottifications@resurgent.com Oct 03 2019 23:43:48
Resurgent Capital Serices, PO Box 10587, Greenville, SC 29603-0587
517999289 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:32 Synch/tourne, C/o Po Box 965036,
Orlando, FL 32896-0001
517999290 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:32 Synch/tourneau,
C/o Po Box 965036, Orlando, FL 32896-0001
518001439 +E-mail/PDF: gecsedirecoverycorp.com Oct 03 2019 23:43:32 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517999292 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Oct 03 2019 23:45:30 The Limited/WFNNB,
WFNNB/Attn: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517999251* +American Express, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
517999253* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
517999254* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
517999297* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Unvl/citi, Attn.: Centralized Bankruptcy, PO Box 20507,
Kansas City, MO 64195)
517999260* +Chase Card, P.o. Box 15298, Wilmington, DE 19850-5298
517999258* +Chase Card, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920
517999279* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517999280* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517999283* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541)
517999284* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541)
517999285* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
Norfolk, VA 23541)
517999296* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,
Cedar Rapid, IA 52408)
517999294* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,
Cedar Rapids, IA 52408)
517999295* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,
Cedar Rapids, IA 52408)
517999274 ##+Lord&taylor, P.o. Box 1628, Maryland Heigh, MO 63043-0628

TOTALS: 0, * 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 48

Date Rcvd: Oct 03, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Angela J. Magno rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6